



Department of Business and Industry

Nevada Division of Insurance

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Health Care Reform: High Risk Pool Applications, Website to Go Live July 1

CARSON CITY, Nev. – The Nevada Division of Insurance wants to make sure consumers are aware of recently released information regarding the temporary high risk health insurance pool program created by the Patient Protection and Affordable Care Act. The pool, which is to provide coverage to uninsured individuals with pre-existing conditions, will begin accepting applications on July 1, 2010.

Applications will be processed by the USDA's National Finance Center, which will begin offering coverage on August 1, 2010. People interested in the program can get more information at www.HealthCare.gov, a federally established website set to go live on July 1.

Going forward, this high risk pool program will be known as the Pre-Existing Condition Insurance Plan (PCIP). The PCIP will be a transitional program to make health coverage available to those who have a pre-existing condition and who have gone without coverage for at least six months. It will offer transitional coverage until 2014 when health insurance exchanges become available and pre-existing condition exclusions are prohibited.

You can read more about the [Pre-Existing Condition Insurance Plan here](#).

Nevada is among the 22 states that have requested that the federal government run the PCIP for the state. In Nevada, as well as in these other states, the plan will be operated by U.S. Department of Health and Human Services in conjunction with the Office of Personnel Management and the USDA's National Finance Center. The U.S. Department of Health and Human Services has contracted with the Government Employees Health Association (GEHA) to administer the Pre-Existing Condition Insurance Plan. GEHA is a long-time insurer for federal employee health care.

The Nevada Division of Insurance has PPACA information for Consumers available online at <http://doi.nv.gov/healthreform.aspx>.